

Rhode Island Department of Health

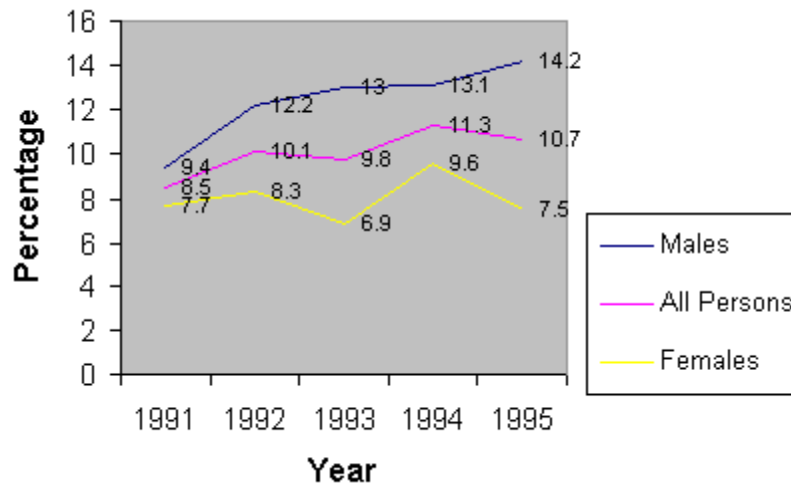
Health Data Briefs

More Rhode Islanders Are Without Health Insurance, Even as Employment Increases.

April 1997

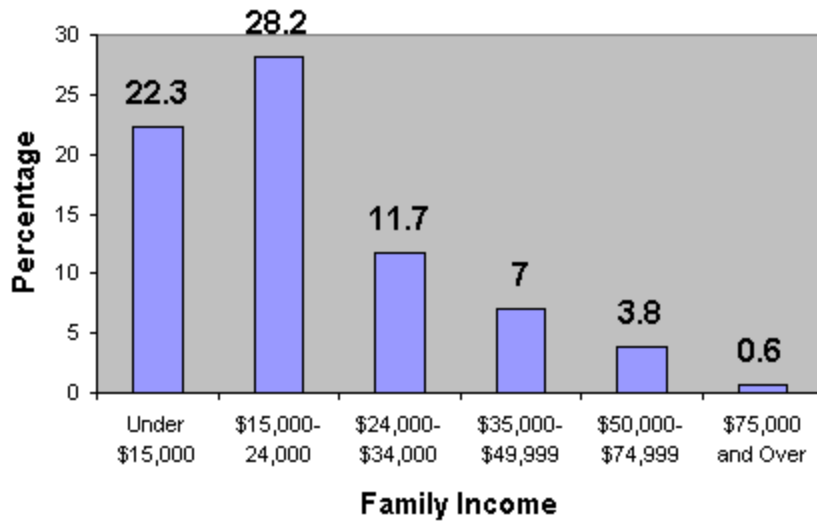
Patricia A. Nolan, MD, MPH, Director of Health

The uninsured population in Rhode Island is increasing.



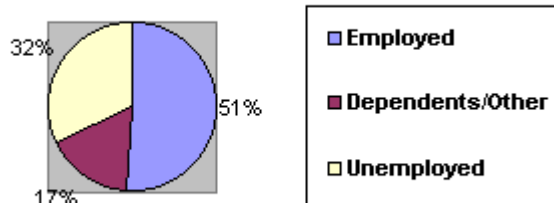
One out of six (16.6%) Americans have no insurance coverage for health care costs. This is true despite the fact that health care consumes nearly 14 percent of the nation's gross domestic product (GDP), and our per capita expenditures on health care are 50 percent higher than in any other country. In Rhode Island, the uninsured rate is below the national rate, but has increased significantly among adults (ages 18 and older) surveyed by the Rhode Island Department of Health in recent years. The increase has been seen almost entirely among males, for whom the uninsured rate has risen by nearly five percentage points from 1991 to 1995. An increasing number of uninsured persons strongly limits access to preventive and primary medical care and can result in worsened health among the uninsured.

The uninsured rate is higher for the poor and near-poor.

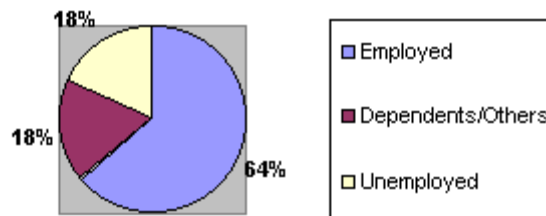


For working-age persons, health insurance is usually a fringe benefit of employment. The unemployed, part-time workers, and seasonal workers are often not insured, and workers in low-wage industries are less likely to be insured than more skilled workers. As a result, low-income working-age adults in Rhode Island are more likely to be uninsured than those with high incomes. At the lowest income levels, public programs such as Medicaid moderate this pattern, so that the highest rates of uninsured adults fall among the "working poor."

There are more employed persons among the uninsured.



(N=65,000)
1991

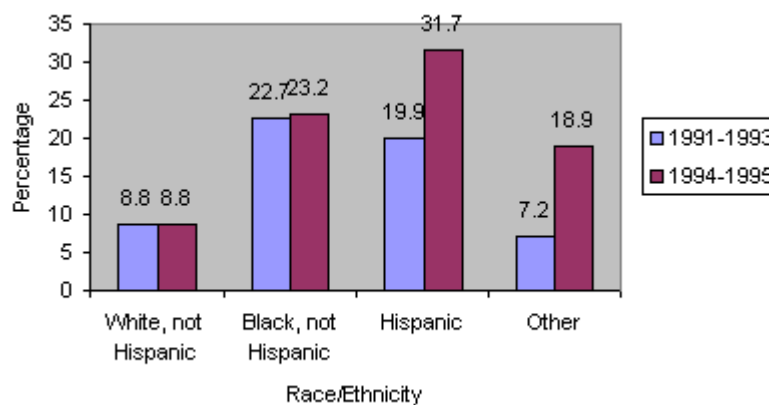


(N=81,000)

1995

The years from 1991 to 1995 were times of slowly improving economic conditions in Rhode Island. Among survey respondents, the percentage of unemployed persons fell from 9% to 5% over this period. Historically, improving employment rates usually lead to increased health insurance coverage in the population, but in Rhode Island the estimated number of uninsured adults increased from 65,000 in 1991 to 81,000 in 1995. This increase was due almost entirely to a large increase in the number of employed persons who were uninsured. Employer-provided health insurance is the principal means of providing health care coverage in the United States, and erosion of this benefit will leave increasing numbers of workers and their dependents with no health care coverage.

The uninsured rate has increased for minority groups.



Percent Uninsured, Ages 18 and Older, by Race and Ethnicity, Rhode Island, 1991-1993 and 1994-1995

Persons of minority race or ethnicity are especially likely to be uninsured. In 1994-1995, minority adults were between two and four times as likely to be uninsured as white, non-Hispanic adults in Rhode Island. Compared to 1991-1993, persons of Hispanic ethnicity and persons in "other" minority groups (primarily Asians) experienced the greatest increases in the percentage of adults who were uninsured. These large increases occurred in groups where there has

been substantial immigration since 1990, demonstrating the particular problems new immigrants face in obtaining health care coverage and access to medical care.

Data Source

Behavioral Risk Factor Survey, Rhode Island Department of Health. The Behavioral Risk Factor Survey (BRFS) is a telephone survey of a representative sample of Rhode Island adults (ages 18 years and older), excluding those living in group quarters, institutions, or households with no telephone. The survey has been performed annually since 1984 with a sample size of 1,800 and with funding from the federal Centers for Disease Control and Prevention (CDC). Currently, sampling and telephone interviewing are done by a professional survey organization under contract to the Department of Health. The BRFS has included questions on basic health insurance coverage since 1991. During 1996 and 1997, the survey will include an increased sample of minority residents; data from 1996 will be available this summer. BRFS data may be obtained through the Office of Health Statistics (see "Telephone Contacts" below), either from printed reports or by request.

For Additional Information on this Subject:

Publications

Buechner JS. "Trends and Patterns in Health Insurance Coverage, 1991-1994." Medicine and Health, Rhode Island 79(1): 31-32 (January 1996).

Bureau of the Census. Current Population Reports, series P-60, no. 190: *Health Insurance Coverage: 1994*. U.S. Department of Commerce, Washington, DC (November 1995).

National Center for Health Statistics. *Health United States 1995*. U.S. Public Health Service, Hyattsville, MD (May 1996).

Office of Health Statistics. *Healthy Rhode Islanders 2000: Sourcebook for Minority Health Status*. Rhode Island Department of Health, Providence, RI (May 1995).

Buechner JS. "Health Insurance Coverage among Rhode Island Adults, 1993." Rhode Island Medicine 77(11): 324-325 (November 1994).

Office of Health Statistics. *The Health of Minorities in Rhode Island*. Rhode Island Department of Health, Providence, RI (May 1993).

Buechner JS. "Health Insurance Coverage in Rhode Island, 1990-1991." Rhode Island Medicine 75(2): 76-77 (February 1992).

Telephone Contacts

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